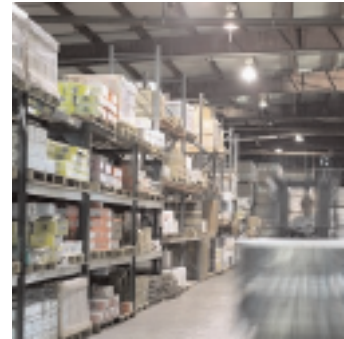


# Economic Stabilization Trust

Working Capital for Massachusetts' Manufacturing Companies



## Overview

The Economic Stabilization Trust (Trust) is a quasi-public loan fund that lends "high-risk" working capital to established small and medium sized manufacturing and other value-added businesses in the Commonwealth of Massachusetts. The Trust provides loans in situations where traditional financing is not available or credit is no longer being extended.

## How It Works

A phone call to the Trust will begin the process. One of the Trust's experienced loan officers will contact you to learn about the situation and discuss how the Trust can be most helpful. Many of the loan officers have operated businesses and are able to work hand-in-hand with management to assist in the turn-around of businesses.

There are a variety of products including Term Loans, Lines of Credit, and in some instances, Guarantees for working capital purposes. The Trust also has the flexibility to participate on a Senior, or a Junior/Subordinated basis, providing viable financing options for a variety of situations.

## Advantages

The capital lent by the Trust is usually a critical link to the client's restructuring or strategic business plan, as they seek to create a stable financial future for the company and its employees. The Trust can help companies move onto firm financial footing, ensuring that Massachusetts jobs are secure.

## Eligibility

- MA based manufacturing or other value-added business
- Loan amount limited to \$7,500/job
- No additional "traditional" funding available
- Stable/improving financial situation
- At least 12 employees
- Personal Guarantees/position on assets required
- Exclusions include retailers, service firms, distributors, and real estate

## Massachusetts Business Resource Team

One Ashburton Place  
Room 2101  
Boston, MA 01208  
(877) BIZ-TEAM or (877) 249-8326

## Affiliated Members

Massachusetts Office of Business Development  
10 Park Plaza, Suite 3730  
Boston, MA 02116  
(617) 973-8600

Economic Stabilization Trust  
529 Main Street, Suite 110  
Boston, MA 02129  
(617) 727-8158

Workforce Training Fund  
19 Staniford Street  
Boston, MA 02114  
(800) 252-1591

MassDevelopment  
160 Federal Street  
Boston, MA 02110  
(800) 445-8030

## For Technical Information

Economic Stabilization Trust  
529 Main Street, Suite 110  
Boston, MA 02129  
(617) 727-8158

